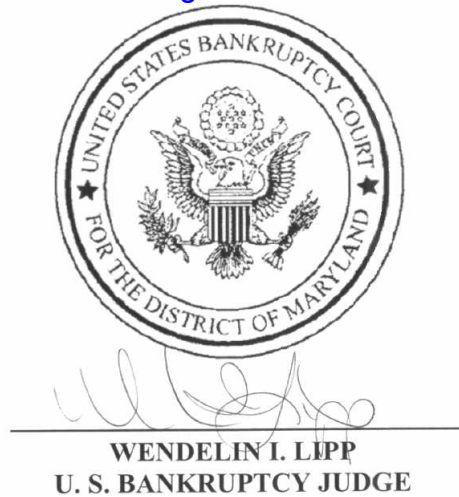


**SO ORDERED**



UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

IN THE MATTER OF:

Benjamin Navoa Balunsat  
Arlene Pascasio Balunsat

Case No.: 09-26192  
Chapter 13

DEBTOR(S)

Navy Federal Credit Union

MOVANT

vs.

Benjamin Navoa Balunsat  
Arlene Pascasio Balunsat

RESPONDENT(S)

**CONSENT ORDER AND STIPULATION MODIFYING AUTOMATIC STAY**

TO THE HONORABLE, THE JUDGE OF SAID COURT:

Upon consideration of the foregoing Motion Seeking Relief from Automatic Stay, the parties having reached an agreement, and good cause having been shown, by the United States Bankruptcy Court for the District of Maryland.

ORDERED that the Automatic Stay be, and it is, hereby terminated, pursuant to 11 U.S.C. 362(d), to permit Movant, its assigns and/or successors, to commence foreclosure proceedings against the real property and improvement known as 85-175 Farrington Highway, Unit A429, Waianae, HI 96792 and that the successful purchasers shall take possession of the same; and be it further

ORDERED that the relief granted in the immediately proceeding paragraph be, and the same is hereby stayed, provided that the Debtor(s):

1. Resume(s) making regular monthly payments on March 1, 2013, of \$872.06 or as adjusted for escrow changes and continue thereafter, as well as all other conditions and obligations under the terms of the Deed of Trust or Mortgage, and

2. Make(s) a payment of \$1,009.73 for six (6) months beginning March 15, 2013, and continue through August 15, 2013. The total post-petition arrearage due from 9/1/12 to 2/1/13 is \$6,058.36 which includes \$650.00 bankruptcy legal fees and \$176.00 filing fees.

Payments should be mailed to:

Navy Federal Credit Union  
P.O. Box 23800  
Merrifield, VA 221193800  
Attn: Bankruptcy Department

Should the Debtor(s) fail to make any payment when due or should any payment be returned for insufficient funds, Movant shall file a Notice of Default with the Court. Said Notice shall provide copies to the Debtor(s) and Debtor(s)' attorney and allow the Debtor(s) ten (10) days from the date the Affidavit of Default is mailed to cure two (2) default(s) under this agreement. Any cure of an Affidavit of Default must be made in the form of a certified or cashier's check, or Western Union Quick Collect. No right shall be given to cure any ensuing default. In the event of a subsequent default and upon notice to Debtor(s), Debtor(s)' counsel and the Court the stay shall automatically terminate.

The fourteen (14) day stay of Bankruptcy Rule 4001(a)(3) is waived.

The parties agree that if the Debtor(s) converts this case to a Chapter 7, the Movant may immediately exercise all rights provided by the security instruments referenced in this Order and applicable state law.

/s/Charles L Wardell  
Charles L Wardell, Esquire  
Attorney for Debtor

/s/ Richard J. Rogers  
Richard J. Rogers, Esquire  
Cohn, Goldberg & Deutsch, LLC  
600 Baltimore Avenue, Suite 208  
Towson, MD 21204  
410-296-2550  
Fax: 410-296-2558  
Email: bankruptcyecf@cgd-law.com  
Federal Bar #: 01980 (MD)  
Attorney for Movant

I HEREBY CERTIFY that the terms of the copy of the consent order submitted to the Court are identical to those set forth in the original consent order; and the signatures represented by the /s/\_\_\_\_\_ on this copy reference the signatures of consenting parties on the original consent order.

/s/ Richard J. Rogers \_\_\_\_\_

Richard J. Rogers, Esquire  
Cohn, Goldberg & Deutsch, LLC  
600 Baltimore Avenue, Suite 208  
Towson, MD 21204  
410-296-2550  
Fax: 410-296-2558  
Email: bankruptcyecf@cgd-law.com  
Federal Bar #: 01980 (MD)  
Attorney for Movant

Copies to:

Benjamin Navoa Balunsat  
85-175 Farrington High, Unit A429  
Waianae, HI 96792

Arlene Pascasio Balunsat  
85-175 Farrington High, Unit A429  
Waianae, HI 96792

Benjamin Navoa Balunsat  
8711 Colonel Seward Drive  
Fort Washington, MD 20744

Arlene Pascasio Balunsat  
8711 Colonel Seward Drive  
Fort Washington, MD 20744

and respondent(s)' counsel:  
Charles L Wardell, Esquire  
1425 K Street, NW, Suite 350  
Washington, DC 20005

Timothy P Branigan, Trustee  
P.O Box 1902  
Laurel, Maryland 20725-1902

Cohn, Goldberg & Deutsch, LLC  
600 Baltimore Avenue, Suite 208  
Towson, MD 21204

**End of Order**